

**UNIVERSAL BANCORP**

|   | CPP Disbursement Date<br>05/22/2009 | RSSD (Holding Company)<br>1097511 | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---|-------------------------------------|-----------------------------------|---|------|----|
|   |                                     |                                   |   |      |    |
| Selected balance and off-balance sheet items  | 2011<br>\$ millions                 | 2012<br>\$ millions               | %chg from prev                                    |      |    |
| Assets  | \$428                               | \$400                             | -6.6%   |      |    |
| Loans   | \$264                               | \$243                             | -8.1%   |      |    |
| Construction & development  | \$30                                | \$18                              | -39.4%  |      |    |
| Closed-end 1-4 family residential   | \$75                                | \$73                              | -1.8%   |      |    |
| Home equity   | \$4                                 | \$4                               | -2.0%   |      |    |
| Credit card   | \$0                                 | \$0                               |   |      |    |
| Other consumer  | \$3                                 | \$3                               | 12.6%   |      |    |
| Commercial & Industrial   | \$24                                | \$14                              | -42.1%  |      |    |
| Commercial real estate  | \$97                                | \$98                              | 1.1%  |      |    |
|   |                                     |                                   |   |      |    |
| Unused commitments  | \$24                                | \$33                              | 38.5%   |      |    |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |    |
| Mortgage-backed securities (GSE and private issue)  | \$78                                | \$63                              | -19.9%  |      |    |
| Asset-backed securities   | \$0                                 | \$0                               | 0.0%  |      |    |
| Other securities  | \$19                                | \$28                              | 47.8%   |      |    |
| Cash & balances due   | \$28                                | \$20                              | -27.2%  |      |    |
|   |                                     |                                   |   |      |    |
| Residential mortgage originations   |                                     |                                   |   |      |    |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$16                              |   |      |    |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |      |    |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$16                              |   |      |    |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Liabilities   | \$388                               | \$357                             | -7.9%   |      |    |
| Deposits  | \$345                               | \$328                             | -5.0%   |      |    |
| Total other borrowings  | \$39                                | \$29                              | -27.0%  |      |    |
| FHLB advances   | \$39                                | \$29                              | -27.0%  |      |    |
|   |                                     |                                   |   |      |    |
| Equity  |                                     |                                   |   |      |    |
| Equity capital at quarter end   | \$41                                | \$43                              | 5.3%  |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$2                               | NA  |      |    |
|   |                                     |                                   |   |      |    |
| Performance Ratios  |                                     |                                   |   |      |    |
| Tier 1 leverage ratio   | 8.4%                                | 9.7%                              | --  |      |    |
| Tier 1 risk based capital ratio   | 13.5%                               | 15.3%                             | --  |      |    |
| Total risk based capital ratio  | 14.7%                               | 16.6%                             | --  |      |    |
| Return on equity <sup>1</sup>   | 5.5%                                | 5.2%                              | --  |      |    |
| Return on assets <sup>1</sup>   | 0.5%                                | 0.5%                              | --  |      |    |
| Net interest margin <sup>1</sup>  | 3.9%                                | 3.7%                              | --  |      |    |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}                               | 94.4%                               | 52.6%                             | --  |      |    |
| Loss provision to net charge-offs (qtr)   | 2.1%                                | 4.7%                              | --  |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 5.1%                                | 1.1%                              | --  |      |    |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |    |
|   |                                     |                                   |   |      |    |
|   | Noncurrent Loans                    |                                   | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)  | 2011                                | 2012                              | 2011  | 2012 |    |
| Construction & development  | 12.8%                               | 10.0%                             | 9.9%  | 0.0% | -- |
| Closed-end 1-4 family residential   | 2.9%                                | 3.2%                              | 0.2%  | 0.1% | -- |
| Home equity   | 0.0%                                | 0.5%                              | 0.7%  | 0.0% | -- |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Other consumer  | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Commercial & Industrial   | 5.4%                                | 9.0%                              | 0.0%  | 2.1% | -- |
| Commercial real estate  | 0.7%                                | 3.0%                              | 0.0%  | 0.2% | -- |
| Total loans   | 3.3%                                | 5.0%                              | 1.3%  | 0.3% | -- |